


2/04/11 1:47:48  
DK W BK 651 PG 543  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

This instrument prepared by ~~and return to~~  
Name: Alliance Title & Escrow, LLC  
Address: 8389 Cordova Rd., Suite 101  
City/State/Zip: Cordova, Tennessee 38106  
Phone: (901) 333-7999

Return To:   
Realty Title  
435 New Byhalia Road  
Collierville, TN. 38017  
901-259-5101

[SPACE ABOVE THIS LINE FOR RECORDING DATA]

MS. Bar Code 102370  
#100503/3

## Special Warranty Deed

This Indenture, made and entered into this the 26<sup>th</sup> day of January, 2010, by and between

GRANTOR(S), Memphis Area Teachers Credit Union, party of the first part and  
7845 Hwy 64, Memphis, TN. 38133 901-385-5222  
GRANTEE(S), Nicholas L Kavalaras, single, party of the second part

9048 Savannah Ridge, Olive Branch, MS, 38654 901-333-7990  
Witnesseth: That for and in consideration of ten and no/100 Dollars (\$10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated in the County of Desoto, State of Mississippi, to wit:

Lot 97, ALEXANDER PLACE, located in Section 22, Township 1 South, Range 6 West, Desoto County, Mississippi, as recorded in Plat Book 87, Pages 22-23, in the Office of the Chancery Clerk of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

~~This being the same property conveyed to the grantor(s) herein at Instrument No. Book & Page:~~

To Have and to Hold the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforesaid real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons claiming by, through or under it, but not further or otherwise.

MEMPHIS AREA TEACHERS CREDIT UNION

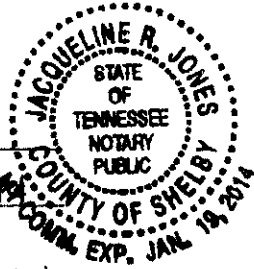
Tara Smith / VP Retail  
By: Tara Smith  
Its: Vice President

STATE OF TENNESSEE  
COUNTY OF SHELBY

On this date, before me the undersigned Notary Public of the State and County aforesaid, personally appeared Tara Smith, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath, acknowledged himself/herself to be the Vice President of the within named bargainor, Memphis Area Teachers Credit Union, and that he/she as such being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as such.

Given under my hand and official seal this 26<sup>th</sup> day of January, 2010.

Jacqueline R. Jones  
Notary Public  
My commission expires 1-19-2014



~~I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is:~~

\_\_\_\_\_  
Affiant

STATE OF  
COUNTY OF

~~Subscribed and sworn before me this the~~ day of

\_\_\_\_\_  
Notary Public  
My commission expires \_\_\_\_\_

\_\_\_\_\_  
(INFORMATION BELOW THIS LINE NOT A PART OF THIS DEED.)  
Property Address: 9048 Savannah Ridge  
Olive Branch, MS 38654

Grantee's Name and Address: Nicholas L. Kavelaras  
9048 Savannah Ridge  
Olive Branch, MS 38654  
Phone: (901) 333-7990  
Phone: N/A

Parcel Number: 1065-2231-0097

Grantor's Name and Address: Memphis Area Teachers Credit  
Union  
7845 Hwy 64  
Memphis, TN 38133  
Phone: (901) 385-5222  
Phone: N/A

Firm File No.: